



## CONSUMER SERVICE COST SCHEDULE

As of 2/1/2023

### SUNSHINE CHECKING

Monthly Subscription <sup>1</sup>	\$5.00/Month
Paper Statements <sup>2</sup>	\$3.00/Month
SunShield (Overspend feature with subscription)	\$10.00/Occurrence
Under Utilization <sup>3</sup>	\$5.00/Month

<sup>1</sup>Monthly Subscription service cost applied if selected. Subscription includes overspend feature, SunShield.

<sup>2</sup>When not enrolled in eDocuments

<sup>3</sup>Assessed for members 25 and older after 6 consecutive months without one of the following:

- Receive a direct deposit during statement cycle
- Complete (post & clear) at least 10 *firstcu* debit card purchases
- Maintain a \$100 minimum daily account balance

### SIMPLY FIRST CHECKING

Monthly Maintenance	\$10.00/Month
• \$10.00 monthly service cost is reduced to \$8.00 when enrolled in eDocuments OR receive a Direct Deposit during statement cycle	

### MONEY MARKET

Monthly Maintenance	\$10.00/Month
• \$10.00 monthly service cost is waived when \$1,000 minimum money market daily account balance is maintained	

### HEALTH SAVINGS ACCOUNT

Set Up	\$25.00/Account
--------	-----------------

### COURTESY PAY OVERDRAFT (CPO) PAID BY REQUEST

ATM, POS, ACH, Checks, Debit > \$5.00	\$25.00/Occurrence
ATM, POS, ACH, Checks, Debit ≤ \$5.00	\$0.00/Occurrence

### ACCOUNT

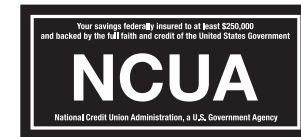
Check Printing	Varies by style
Closed Membership If closed within three (3) months of opening date	\$25.00/Account

Digital Banking - Bill Payment	FREE
Excess Transaction Limit <i>Regular Savings, Additional Savings, and Money Market accounts are limited to six (6) transactions per calendar month from each account. Service cost is assessed for transactions that exceed this limit.</i>	\$10.00/Account
Network ATM Usage • Withdrawals at any Network ATM are FREE • Network ATM is any FCU ATM or any ATM that is part of the CO-OP ATM Network	FREE
Non-Sufficient Funds - Overdraft (ATM, POS, ACH, Checks, Debit) <i>Must opt-in for credit union to authorize and pay overdrafts on ATM transactions and non-recurring debit card transactions</i>	\$25.00/Occurrence
Out-of-Network ATM Usage • First four (4) withdrawals per calendar month at any Out-of-Network ATM are FREE • Out-of-Network ATM is any non-FCU ATM or any ATM not part of the CO-OP ATM Network	\$4.50/Withdrawal
Overdraft Transfers <i>Transfers made by FCU between member-designated internal accounts to cover overdraft transactions</i>	\$5.00/Transaction
Post-Dated Checks	\$35.00/Checks
Returned Item	\$35.00/Occurrence
Stop Payment	\$35.00/Occurrence
<b>OTHER SERVICES OFFERED</b>	
Account History or Receipt Copy	\$2.00/Item
Account Research	\$20.00/Hour
Check Cashing for Non-Members	\$8.00/Check
Check Copies <i>First six (6) check copies per calendar year are FREE with First Premier Checking</i>	\$2.00/Check
Coin Counter - Glendale location only • Youth Members 19 and under • Senior Members 60 and over • Members with First Premier Checking	FREE
Coin Counter - All Other Members	6.5%
Coin Counter - Non-Members	10.0%
Deposit Item Returned for Non-Sufficient Funds	\$35/Occurrence
Escheatment/Unclaimed Funds	\$100.00/Account
FCU Official Checks	\$5.00/Check
FCU Official Check Copy	\$5.00/Check

Inactive Membership <i>After (1) year of inactivity &amp; account balance under \$100.00</i>	\$10.00/Month
International Transactions <i>Fee charged on transactions made in foreign countries and is calculated as a percentage of the total transaction amount, which takes into account the amount of the transaction plus the currency conversion rate in effect on the processing date.</i>	2%/Transaction
Items Sent for Collection including Foreign Item Collection <i>Checks can be sent out for collection if there are issues with normal processing. As each institution charges FCU a different fee, it is difficult to publish the exact fee amount. FCU will charge \$35.00 plus postage and third party costs for the processing involved in sending items out for collection.</i>	\$35.00/Occurrence PLUS postage and third party fees, which vary depending on paying institution
Legal Processing	\$100.00/Item
Money Orders	\$3.00/Item
Returned Mail for Bad Address <i>One-time service cost for each address change</i>	\$5.00
Statement Copy	\$3.00/Item
Verification of Deposit Form Processing	\$10.00/Form
Visa® Card Replacement	\$5.00/Card
Visa® Card Replacement RUSH	\$25.00/Card
Visa® Card & PIN Replacement RUSH	\$50.00/Card & PIN
Visa® Gift Card	\$3.50/Card
Wire Transfer - Outgoing Domestic	\$20.00/Transfer
Wire Transfer - Outgoing International	\$40.00/Transfer

**Mailing Address:** PO Box 820, Chandler, AZ 85244  
**Web Site:** [firstcu.net](http://firstcu.net) • **Email:** [inquiries@firstcu.net](mailto:inquiries@firstcu.net)  
**Account Info:** (480) 756-5500 or Toll-Free (800) 732-6986

**This credit union is federally insured by the National Credit Union Administration.**



SEE BACK FOR LEGACY SHARE ACCOUNTS

## LEGACY SHARE ACCOUNTS

### FIRST PREMIER CHECKING

Monthly Maintenance	\$4.00/Month
---------------------	--------------

- *\$4.00 monthly service cost is reduced to \$3.00 when enrolled in eDocuments OR receive a Direct Deposit during statement cycle*
- *\$4.00 monthly service cost is waived for members 24 and under OR 60 and over when enrolled in eDocuments OR receive a Direct Deposit during statement cycle*
- *\$4.00 monthly service cost is waived when you maintain a \$1,500 minimum daily account balance*
- *\$4.00 monthly service cost is waived when enrolled in eDocuments AND your choice of the following during statement cycle:*
  - *Receive a Direct Deposit*
  - *Pay a bill using **firstcu** bill pay*
  - *Complete (post & clear) at least 21 **firstcu** debit card purchases*

### FIRST ADVANTAGE CHECKING

Monthly Maintenance	\$4.00/Month
---------------------	--------------

- *\$4.00 monthly service cost is waived AND out-of-network ATM fees up to \$5 each (with a limit of 4 per calendar year) are refunded with enrolled in eDocuments AND one of the following during each statement cycle:*
  - *Receive a Direct Deposit*
  - *Pay a bill using **firstcu** bill pay*
  - *Complete (post & clear) at least 21 **firstcu** debit card purchases*
  - *Maintain a \$1,500 minimum daily account balance*
- *\$4.00 monthly service cost is waived for members 24 and under OR 60 and over when enrolled in eDocuments OR received a Direct Deposit during statement cycle*

### HOLIDAY SAVINGS (BAFCU)

- *\$5.00 withdrawal fee (waived once per year)*